



EXHIBIT J

BRIDGE LETTER OF AGREEMENT

November 25th, 2020

Dr. Matt Lucas, Chancellor IWU National & Global
Indiana Wesleyan University
4201 S Washington St,
Marion, IN 46953

Dear Matt,

This Letter of Agreement is intended to document and be a binding agreement to accept a bridge loan of one hundred and twenty five thousand dollars (\$125,000.00) to cover additional time needed in order to raise funds pursuant to our joint Educational Services Platform Strategic Development, Licensing & Cooperation Agreement effective on April 15th of this year.

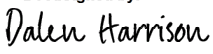
Both parties continue to work together and separately to raise funds, bring together partnerships, and complete strategic deals in Ethiopia and other countries in order to fully fund our joint agreement. There are several of these efforts that are expected to yield significant funds in the coming weeks.

IWU hereby agrees to provide the bridge loan upon the signature of this Bridge Letter of Agreement. The total bridge funding to this point is one million two hundred fifty thousand dollars (\$1,250,000.00).


Olé Holdings hereby agrees to repay the bridge loan upon receiving funding from any source by December 31st 2020.

We are excited to see what this collaboration means to our future collaboration for the Kingdom!

Sincerely offered and accepted by:

DocuSigned by:

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Dalen Harrison, CEO
Olé Holdings, Inc.

DocuSigned by:

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Nancy D Schoonmaker, EVP & CFO
Indiana Wesleyan University National & Global